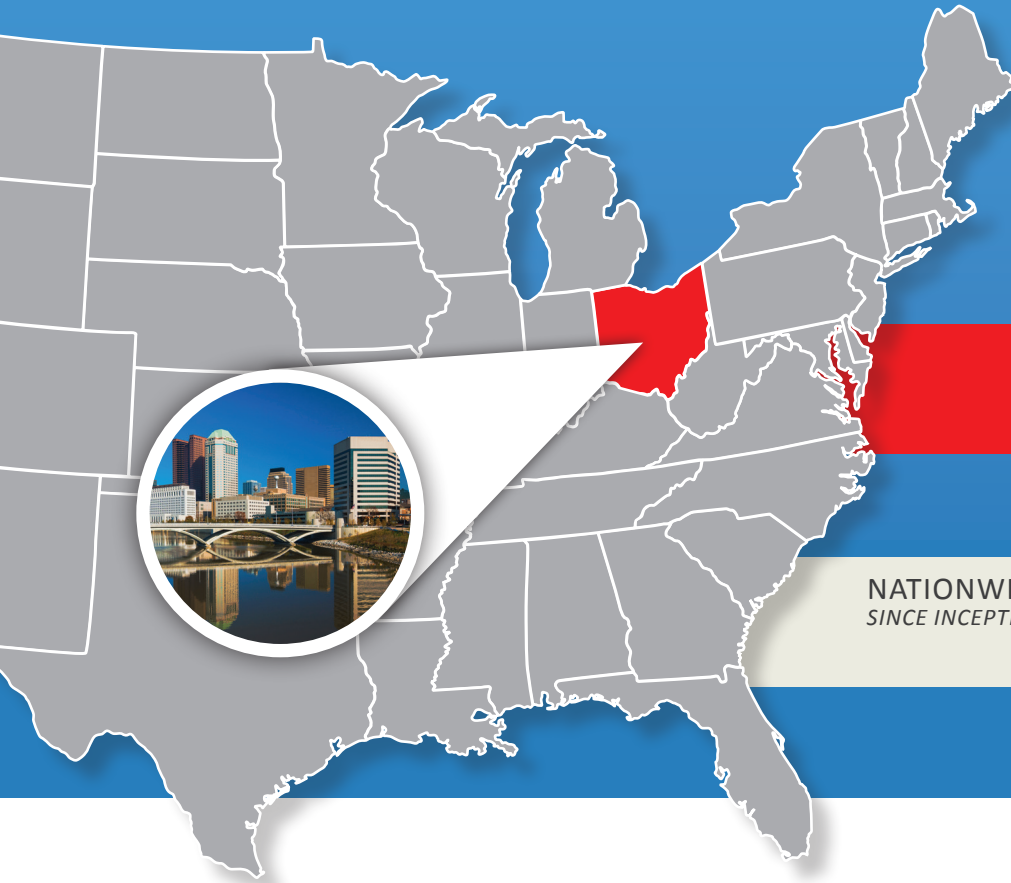




Your best route to
a better mortgage®

Hey, Ohio.

Thousands more could
be saving every year.



HARP ELIGIBLE LOANS
IN OHIO:

32,180*

NATIONWIDE REFINANCES THROUGH HARP:
SINCE INCEPTION IN 2009

3.3 MILLION**

► TO QUALIFY FOR HARP:

Your loan is owned by Freddie Mac or Fannie Mae.

Your current loan-to-value (LTV) ratio is greater than 80%.

You must be current on your mortgage, with no 30-day+ late payments in the last six months and no more than one in the past 12 months.

Your home is your primary residence, a 1-unit second home or a 1- to 4-unit investment property.

Your loan was originated on or before May 31, 2009.



**AVERAGE SAVINGS
FOR
OHIO HOMEOWNERS
WHO HAVE REFINANCED
WITH HARP:**

\$1,455*
PER YEAR



Source: * Statistics as of 2Q15
** Statistic as of June 2015

HARP.gov